

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE	
Dealer Number 1175	Contract Number 115911014306
Buyer (and Co-Buyer) Name and Address (including County and Zip Code)	
EMMETT BROWN 194 PHILLIPS ST HOLLY SPRINGS, MS 38635	
Creditor - Seller (Name and Address) M&S HICKORY PIEWEI RD INC. DBA 111 RV LLC COLLIERVILLE, TN 38017	

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing the contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

Name/Model	Year	Make	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2007	CHEVROLET AVALANCHE	JN1EC12B57B306508	<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of credit as a yearly rate	The date the creditor will start you	The amount of interest and fees you owe or on your behalf.	The amount you will owe the creditor when you have made all payments as scheduled	The total cost of your credit, including your down payment of \$2000.00
7.98 %	\$ 14259.61	\$ 54348.79	\$ 68638.48	\$ 71638.48

## Your Payment Schedule Will Be:

Number of Payments	Amount of Payment	When Payments Are Due
72	\$ 593.29	Monthly beginning 08/04/2007

Or As Follows

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5% of the part of the payment that is late, whichever is greater.

Prepayment: If you pay off all your debt early, you will not have to pay a penalty.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See the contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED		
1 Cash Price (including \$ 3629.34 sales tax)		\$ 53229.34 (1)
2 Total Downpayment =		
Trade-in N/R (Trade-in Value \$ 0.00 Trade-in Method N/R)		
Gross Trade-In Allowance \$ N/R		
Less Pay Off Made By Seller \$ N/R		
Exports Not Made In \$ N/R		
+ Cash \$ 3629.34		
+ Other \$ N/R		
(If total downpayment is negative, enter "0" and see #4 below) \$ 3629.34 (2)		
3 Unpaid Balance of Cash Price (1 minus 2)		\$ 59200.34 (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts)		
A Cost of Optional Credit Insurance Paid to Insurance Company or Corporate Lender \$ N/R		
B Vendor's Single Interest Insurance Paid to Insurance Company \$ N/R		
C Other Insurance Paid to the Insurance Company \$ 525.00		
D Global Fees Paid to Government Agencies \$ N/R		
E Government Taxes Not Included in Cash Price \$ N/R		
F Government Licenses and/or Registration Fees \$ 165.00		
G Government Certificates of Title Fees \$ 15.00		
H Other Charges (Seller must identify who is paid and describe amount)		
I N/R for Prior Credit or Lease Balance \$ N/R		
I.1 BILL HERDING PROCESSING FEE \$ 395.55		
I.2 N/R for SERVICE CONTRACT \$ N/R		
I.3 N/R for N/A \$ N/R		
I.4 N/R for N/A \$ N/R		
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4129.45 (4)		
5 Amount Financed (3 + 4) \$ 54348.79 (5)		

OPTION:  You pay no finance charge if the amount financed, item 5, is paid in full on or before \_\_\_\_\_, Year \_\_\_\_\_ SELLER'S INITIALS \_\_\_\_\_NO COOLING OFF PERIOD  
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.**The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.**HOW THIS CONTRACT CAN BE CHANGED: The contract contains alternative agreement between you and us relating to this contract. Any change to the contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X \_\_\_\_\_  
If any part of the contract is not valid, all other parts stay valid. We may delay or refuse from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.  
See book for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.  
Buyer Signs X Co-Buyer Signs X Date 06/20/07 Co-Buyer Signs X Date 06/20/07

Co-Buyer and Other Owners — A co-owner is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to sign the contact.

Other owner signs here X Name Emmett Brown  
Seller signs X BILL HERDING CHEVROLET INC. -COLLIERS, MS 38635  
Seller signs as interest in the contract to EMSC (Assigned) under the terms of Seller's agreement(s) with Assignee  
 Assigned with recourse  
 Assigned without recourse  
 Assigned with limited recourseLAW FORM NO. 050-TH REV 12/04 © 2004 KF HOLDINGS  
KFCO, Inc., a division of KF Holdings, Inc., 1000 Peachtree Street, N.E., Atlanta, Georgia 30367-3211  
This form is intended for use in the state of Mississippi. It is not intended for use in any other state or country.

ORIGINAL LIENHOLDER

VEHICLE IDENTIFICATION NUMBER <b>3QNEC12057Q306608</b>	YEAR <b>07</b>	MAKE <b>CHEV</b>	MODEL <b>AVA</b>	BODY TYPE <b>UT</b>	TITLE NUMBER <b>78562621</b>
DATE OF FIRST SECURITY INTEREST		06-20-2007			

**GMAC  
PO BOX 8102  
COCKEYSVILLE MD 21030**

**SIGNATURE** \_\_\_\_\_ **RELEASE DATE** \_\_\_\_\_

**GMAC  
PO BOX 8102  
COCKEYSVILLE MD 21030**

**STATE OF TENNESSEE  
DEPARTMENT OF REVENUE**

00X079

**STATE OF TENNESSEE**

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE DOCUMENT. BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

**CERTIFICATE OF TITLE**

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY TYPE	TITLE NUMBER
<b>3GNEC12057G306608</b>	<b>07</b>	<b>CHEV</b>	<b>AVA</b>	<b>UT</b>	<b>765626</b>

NEW	USED	DEMO	PREVIOUS TITLE NO	PREV STATE	SALES OR USE TAX	CO	ODOMETER
X			<b>MSO</b>	<b>FL</b>	<b>\$3750.05</b>	<b>79</b>	<b>11</b>

PREV OTHER TITLE ST: **FL**

DATE TITLE ISSUED **07-30-2007** REMARKS

DATE VEHICLE ACQUIRED **06-20-2007** ACTUAL MILEAGE

OTHER BOWEN OR  
EMMET BOWEN  
38118 SUMNERS WELL  
MEMPHIS, TN 38118

SATISFACTORY PROOF OF OWNERSHIP HAVING BEEN  
SUBMITTED UNDER TENNESSEE CODE ANNOTATED,  
56-3-101. TITLE TO THE MOTOR VEHICLE DESCRIBED  
ABOVE IS VESTED IN THE OWNER'S NAME HEREIN.  
THIS OFFICIAL CERTIFICATE OF TITLE IS ISSUED FOR  
SAID MOTOR VEHICLE.

FIRST LIEN RELEASED BY

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SIGNATURE

RELEASE DATE

DATE OF FIRST SECURITY INTEREST **06-20-2007**

**GMAC**  
**PO BOX 8102**  
**COCKEYSVILLE MD 21030**

**4105833**

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO SEE THE MARK.

**STATE OF TENNESSEE**